

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Andrea L Anglin**Case No.: **23-13483**

Judge: \_\_\_\_\_

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☒ Original☐ Modified/Notice Required

Date:

4/25/23☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney GAM Initial Debtor: ALA Initial Co-Debtor \_\_\_\_\_

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay 400.00 Monthly to the Chapter 13 Trustee, starting on 5/1/23 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☒ Loan modification with respect to mortgage encumbering property:  
Description: **2265 Horne Ave  
Pensauken NJ 08110**  
Proposed date for completion: 8/30/23
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan:  
**100% of Unsecured creditors while Loan Modification is being acertained**

**Part 2: Adequate Protection** ☒ **NONE**

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Georgette Miller NJ-013162000	Attorney Fees	3,750.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
  - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Carrington Mortgage Services	2265 Horner Avenue Pennsauken, NJ 08110 Camden County	60,000.00	0.00	17,850.00	1,965.00

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ■ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ■ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ■ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ■ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 9, 2023

/s/ Andrea L Anglin

Andrea L Anglin

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: May 9, 2023

/s/ Georgette Miller

Georgette Miller NJ-013162000

Attorney for the Debtor(s)

In re:  
Andrea L Anglin  
Debtor

Case No. 23-13483-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: May 09, 2023

Form ID: pdf901

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2023:

Recip ID	Recipient Name and Address
db	+ Andrea L Anglin, 2265 Horner Avenue, Pennsauken, NJ 08110-1758
519912722	Banana Republic Rewards/, Barclays, ATTN: Bankruptcy, Po Box 13337, Philadelphia, PA 19101-3337
519912725	Chase Receivables, PO Box 5209, Petaluma, CA 94955-5209
519912731	+ Lanzi Burke and Associates LLC, 449 Hurffville Crosskeys Rd, Unit 2, Sewell, NJ 08080-9369
519912733	+ PMT Solutions LLC, 7100 Fort Dent Way, Suite 210, Seattle, WA 98188-7501
519912734	+ Rickart Collection SysteMS Inc., 575 Milltown Road, Po Box 7242, North Brunswick, NJ 08902-7242
519898827	+ Summit Collection Services NJ, LLC, Po Box 306, Ho Ho Kus, NJ 07423-0306
519912736	+ Transworld Systems Inc., 1105 Schrock Road, Suite 300, Columbus, OH 43229-1174
519912737	+ Virtua Health Last, 118 Lukens Drive, New Castle, DE 19720-2727

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 09 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 09 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519898801	+ Email/Text: EBNProcessing@afni.com	May 09 2023 20:38:00	Afni, Inc., Attn: Bankruptcy, Po Box 3427, Bloomington, IL 61702-3427
519898802	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 09 2023 20:37:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
519912723	Email/Text: creditcardbkcorrespondence@bofa.com	May 09 2023 20:37:00	Bank of America, Po Box 5170, Simi Valley, CA 93062-5170
519912727	Email/Text: Webcollex@ebn.phinsolutions.com	May 09 2023 20:38:00	CKS Financial, Po Box 2856, Chesapeake, VA 23327-2856
519912724	Email/Text: cfcbackoffice@contfinco.com	May 09 2023 20:38:00	Cerulean Mastercard, Po Box 3220, Buffalo, NY 14240
519912730	Email/Text: customercareus@creditcorpsolutionsinc.com	May 09 2023 20:37:00	Credit Corp Solutions, 121 W. Election Rd, Suite 200, Draper, UT 84020
519898803	+ Email/Text: BKBCNMAIL@carringtonms.com	May 09 2023 20:37:00	Carrington Mortgage Services, Attn: Bankruptcy, 1600 South Douglass Road, Stes 110 & 200, Anaheim, CA 92806-5948
519912726	Email/PDF: Citi.BNC.Correspondence@citi.com	May 09 2023 20:52:06	Citibank/Macys, Po Box 6167, Sioux Falls, SD 57117-6167
519912728	+ Email/Text: mediamanagers@clientservices.com	May 09 2023 20:37:00	Client Services Incorporated, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
519912729	Email/Text: esther@cbhv.com	May 09 2023 20:38:00	Collection Bureau Hudson Valley, PO box 831, Newburgh, NY 12551-0831

District/off: 0312-1

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519898804	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 09 2023 20:38:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519898805	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 09 2023 20:38:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519898806	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 09 2023 20:38:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519898807	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 09 2023 20:38:00	Comenity/Burlington, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519898808	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 09 2023 20:38:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519898809	+ Email/Text: bankruptcy@sccompanies.com	May 09 2023 20:38:00	Country Door/Swiss Colony, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
519898810	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 09 2023 20:38:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
519898811	Email/PDF: DellBKNotifications@resurgent.com	May 09 2023 20:52:28	Dell Financial Services, Attn: Bankruptcy, P.O. Box 81577, Austin, TX 78708
519898817	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 09 2023 20:53:05	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519898812	+ Email/Text: bnc-bluestem@quantum3group.com	May 09 2023 20:38:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519898813	+ Email/Text: bankruptcy@firstelectronic.com	May 09 2023 20:38:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
519898815	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 09 2023 20:38:00	Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
519898816	+ Email/Text: PBNCNotifications@peritussservices.com	May 09 2023 20:37:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519898818	+ Email/Text: bankruptcydpt@mcmcg.com	May 09 2023 20:38:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
519898819	+ Email/Text: bankruptcy@sccompanies.com	May 09 2023 20:38:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
519898820	+ Email/Text: bankruptcy@sccompanies.com	May 09 2023 20:38:00	Midnight Velvet/Swiss Colony, Attn: Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
519898821	+ Email/Text: cedwards@ncsplus.com	May 09 2023 20:38:00	NCS Plus Incorporated, 117 E. 24th Street, 5th floor, New York, NY 10010-2937
519898822	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 09 2023 20:37:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
519898823	+ Email/Text: bnc@nordstrom.com	May 09 2023 20:38:42	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519912735	+ Email/Text: ngisupport@radiusgs.com	May 09 2023 20:37:00	Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
519898824	+ Email/PDF: resurgentbknotifications@resurgent.com	May 09 2023 20:52:25	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519898825	+ Email/Text: bankruptcy@sccompanies.com	May 09 2023 20:38:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
519898826	+ Email/Text: bankruptcy@sccompanies.com	May 09 2023 20:38:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
519912732	Email/Text: tax@pennsauken.gov	May 09 2023 20:37:00	Pennsauken Township, 5605 N. Crecent Blvd, Pennsauken, NJ 08110
519912736	^ MEBN		



District/off: 0312-1

User: admin

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Date Rcvd: May 09, 2023

Form ID: pdf901

Total Noticed: 46

May 09 2023 20:34:26

Transworld Systems Inc., 1105 Schrock Road,  
Suite 300, Columbus, OH 43229-1174

519898828

+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com

May 09 2023 20:37:00

Verizon, Verizon Wireless Bk Admin, 500  
Technology Dr Ste 550, Weldon Springs, MO  
63304-2225

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519898814		First Premier Bank

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Georgette Miller	on behalf of Debtor Andrea L Anglin bky@dilworthlaw.com miller.georgette93726@notify.bestcase.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4